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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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First Named Inventor:	Robert T. Clark	
Appln. No.:	10/697076	Confirmation No.: 8144
Filing Date:	October 30, 2003	Examiner: Plucinski, Jamisue A.
Title:	<b>System, Method and Computer Program Product for Assessing Risk of Identity Theft</b>	Group Art Unit: 3629

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**AMENDMENT AND RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In response to the Office Action mailed April 14, 2009, please amend the above-identified application as follow

Amendments to the claims are reflected in the listing of claims begins on page 2 of this paper.

Remarks begin on page 8 of this paper.